

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: SMITH et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

Examiner: Unassigned

Filed: July 31, 2003

Group: 2171

Title: SMART CARD PERSONALIZATION
ASSISTANCE TOOL

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on February 11, 2004 in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Signed: _____


Sue Funchess

**INFORMATION DISCLOSURE STATEMENT
37 CFR §§1.56 AND 1.97(b)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits, or (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure

Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0388 (Order No. VISAP076).

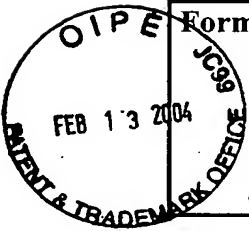
Respectfully submitted,

BEYER WEAVER & THOMAS, LLP

A handwritten signature in black ink, appearing to read "Michael Lee", with a stylized flourish at the end.

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Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP076 Applicant: SMITH et al. Filing Date July 31, 2003	Application No.: 10/633,020 Group 2171
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	J							
	K							
	L							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	M	Carol Hovenga Fancher, "In Your Pocket SmartCard", February 1997, IEEE Spectrum, pages 47-53.
	N	Chaum et al., "SmartCard 2000: The Future of IC Cards", October 19, 1987, Elsevier Science Publishers, B.V., pages 1-217
	O	Steven Levy, "E-Money (That's What I Want)", December 1994, Wired Magazine, pages 174-179, 213-219.
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

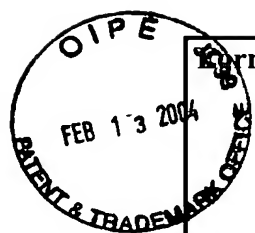


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Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	P	Carol H. Fancher, "Smart Cards as Potential Applications Grow, Computers in the Wallet are Making Unobstrusive Inroads", August 1996, Scientific American Website, 10 pages.
	Q	Jerome Svigals, "SmartCards The New Bank Cards", 1985, MacMillan Publishing Company, pages 11-38.
	R	Roy Bright, "SmartCards: Principles, Practice, Applications", 1998, Ellis Horwood Limited, pages 21-32, 48-90.
	S	Jerome Svigals, "SmartCards The Ultimate Personal Computer", 1985, MacMillan Publishing Company, pages 11-38.
	T	Hawkes et al., "Integrated Circuit Cards, Tags and Tokens", 1990, BSP Professional Books, pages 1-28, 64-99, 136-164.
	U	David Naccache, "Cryptographic Smart Cards", June 3, 1996, IEEE Micro 1996 Website, 19 pages.
	V	Zoreda et al., "Smart Cards", 1994, Artech House, pages 1-235.
	W	"Identification Card Systems – Inter-Sector Electronic Purse Part I: Concepts and Structures", 1994, European Standard, prEN 1546, pages 1-26.
	X	"Identification Card Systems – Inter-Sector Electronic Purse Part 2: Security Architecture", 1994, European Standard, prEN XXXXX-2, pages 1-96.
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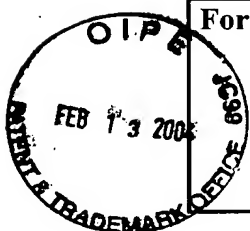


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	Y	"Identification Card System – Inter-Sector Electronic Purse Part 3: Data Elements and Interchanges", 1994, European Prestandard, prEN 1546-3, pages 1-67.
	Z	"Identification Card System – Inter-Sector Electronic Purse Part 4: Devices", 1994, European Prestandard, prEN 1546-4, pages 1-35.
	AA	"Identification Cards – Integrated Circuit(s) Cards With Contacts Part 1: Physical Characteristics", 1987, International Standard, ISO 7816-1, First Edition, pages 1-4.
	BB	"Identification Cards – Integrated Circuit(s) Cards With Contacts Part 2: Dimensions and Location of the Contacts", 1988, International Standard, ISO 7816-2, First Edition, pages 1-7.
	CC	"Identification Cards – Integrated Circuit(s) Cards With Contacts Part 3: Electronic Signals and Transmission Protocols", International Standard, ISO/IEC 7816-3, First Edition, pages 1-14.
	DD	"Identification Cards – Integrated Circuit(s) Cards with Contacts Part 4: Inter-Industry Commands for Interchange", International Standard, ISO/IEC 7816-4, First Edition, pages 1-44.
	EE	"Identification Cards – Integrated Circuits(s) Cards With Contacts Part 5: Numbering System and Registration Procedure for Application Identifiers", 1993, International Standard, ISO/IEC DIS 7816-5, pages 1-7.
	FF	"International Cards – Integrated Circuit(s) Cards With Contacts Part 6: Inter-Industry Data Elements", 1995, International Standard, ISO/IEC DIS 7816-6, pages 1-13.
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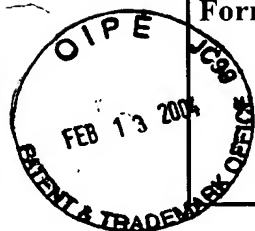


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	GG	"Bank Cards – Magnetic Stripe Data Content For Track 3", 1987, International Standard, ISO 4909 Second Edition, pages 1-10.
	HH	"Identification Cards – Physical Characteristics", 1995, International Standard, ISO/IEC 7810, Second Edition, pages 1-5.
	II	"Identification Cards - Recording Technique – Part 1: Embossing", 1995, International Standard, ISO/IEC 7811-1, Second Edition, 32 pages.
	JJ	"Identification Cards - Recording Technique - Part 2: Magnetic Strip", 1995, International Standard, ISO/IEC 7811-2, Second Edition, 20 pages.
	KK	"Identification Cards – Recording Technique – Part 3: Location of Embossed Characters on ID-1 Cards", 1995, International Standard, ISO/IEC 7811-5, Second Edition, 8 pages.
	LL	"Identification Cards – Recording Technique – Part 4: Location of Read-Only Magnetic Tracks – Tracks 1 & 2", 1995, International Standard, ISO/IEC 7811-4, Second Edition, 8 pages.
	MM	"Identification Cards – Recording Technique – Part 5: Location of Read-Write Magnetic Track – Track 3", 1995, International Standard, ISO/IEC 7811-5, Second Edition, 8 pages.
	NN	"Identification Cards – Recording Technique – Part 6: Magnetic Stripe-High Coercivity", 1996, International Standard, ISO/IEC 7811-6, First Edition, pages 1-27.
	OO	"Identification Cards – Financial Transaction Cards", 1990, International Standard, ISO/IEC 7813, Third Edition, pages 1-4.
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	PP	"Identification Cards – Financial Transaction Cards Amendment 1" 1996, International Standard, ISO/IEC 7813, Fourth Edition, 8 pages.
	QQ	"Identification Cards – Contactless Integrated Circuit(s) Cards – Part 1: Physical Characteristics", 1992, International Standard, ISO/IEC 10536-1, First Edition, pages 1-5.
	RR	"Identification Cards – Contactless Integrated Circuit(s) Cards – Part 2: Dimensions and Location of Coupling Areas", 1995, International Standard, ISO/IEC 10536-2, First Edition, pages 1-6.
	SS	"Identification Cards – Contactless Integrated Circuit(s) Cards – Part 3: Electronic Signals and Reset Procedures", 1996, International Standard, ISO/IEC 10536-3, First Edition, pages 1-20.
	TT	"Financial Transaction Cards-Security Architecture of Financial Transaction System Using Integrated Circuit Cards- Part 1: Card Life Cycle", September 15, 1991, International Standard, ISO 10202-1, First Edition, 12 pages
	UU	Hiro Shogase, "The Very Smart Card: A Plastic Pocket Bank", IEEE Spectrum, October 1988, pages 35-39
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